EXHIBIT B

HCDistrictclerk.com EDUCATION CREDIT UNION vs. GREAT NORTHERN 9/4/2015

INSURANCE COMPANY

Cause: 201543216 CDI: 7 Court: 113

APPEALS

No Appeals found.

COST STATMENTS

No Cost Statments found.

TRANSFERS

No Transfers found.

POST TRIAL WRITS

No Post Trial Writs found.

ABSTRACTS

No Abstracts found.

SETTINGS

No Settings found.

NOTICES

No Notices found.

SUMMARY

CASE DETAILS COURT DETAILS

File Date 7/24/2015 Court 113th

Case (Cause) Location Civil Intake 1st Floor 201 CAROLINE (Floor: 10) Address

HOUSTON, TX 77002 Active - Civil Case (Cause) Status Phone:7133686113

Case (Cause) Type Insurance JudgeName MICHAEL LANDRUM

Next/Last Setting Date N/A

Jury Fee Paid Date 7/27/2015

ACTIVE PARTIES

Name Type Post Attorney

Court Type

Civil

Jdgm

EDUCATION CREDIT UNION PLAINTIFF - CIVIL BARTON, DANIEL PATRICK

1201 SHEPHERD DRIVE, HOUSTON, TX 77007

GREAT NORTHERN INSURANCE COMPANY DEFENDANT - CIVIL

MARTIN. **JENNIFER** GOSSOM

UNIFIED BUILDING SCIENCES INC

DEFENDANT - CIVIL

MARTIN,
JENNIFER
GOSSOM

GORDON, JOSEPH

DEFENDANT - CIVIL

MARTIN,
JENNIFER
GOSSOM

2800 POST OAK BOULEVARD SUITE 2400,, HOUSTON, TX 77056

GREAT NORTHERN INSURANCE COMPANY MAY REGISTERED AGENT BE SERVED BY SERVING ITS

UNIFIED BUILDING SCIENCES INC MAY BE SERVED BY SERVING ITS REGISTERED

REGISTERED AGENT

INACTIVE PARTIES

No inactive parties found.

JUDGMENT/EVENTS

Date	Description	Order Signed	Post Pgs Jdgm	Filing Attorney	Person Filing
8/31/2015	ANSWER ORIGINAL PETITION		0	MARTIN, JENNIFER GOSSOM	GREAT NORTHERN INSURANCE COMPANY
8/31/2015	ANSWER ORIGINAL PETITION		0	MARTIN, JENNIFER GOSSOM	GORDON, JOSEPH
8/31/2015	ANSWER ORIGINAL PETITION		0	MARTIN, JENNIFER GOSSOM	UNIFIED BUILDING SCIENCES INC
7/24/2015	JURY FEE PAID (TRCP 216)		0		
7/24/2015	ORIGINAL PETITION		0	BARTON, DANIEL PATRICK	EDUCATION CREDIT UNION

SERVICES

Type	Status	Instrument	Person	Requested	Issued	Served Returned Received	d Tracking	De To
CITATION	SERVICE RETURN/EXECUTED	ORIGINAL PETITION	GREAT NORTHERN INSURANCE COMPANY MAY BE SERVED BY SERVING ITS	7/24/2015	7/28/2015	8/11/2015 8/14/2015	73153465	MA ATT
CITATION CORPORATI	SERVICE RETURN/EXECUTED	ORIGINAL PETITION	UNIFIED BUILDING SCIENCES INC MAY BE SERVED BY SERVING ITS REGISTERED	7/24/2015	7/28/2015	8/12/2015	73153466	MA ATT
CITATION	SERVICE ISSUED/IN POSSESSION OF SERVING AGENCY	ORIGINAL PETITION	GORDON, JOSEPH	7/24/2015	7/28/2015		73153468	MA

DOCUMENTS

Number	Document	Post Jdgm	Date	Pgs
66826097	Great Northern Insurance Company, Unified Building Sciences Inc and Joseph Gordon's Original Answer		08/31/2015	2

Office of Diacrid: C5-truty 0/25863ct Diachmentia-12 an Feiled in TXSD on 09/08/15 Page 4 of 34age 3 of 3

66697362	Citation Corporate	08/20/2015	2
66620163	Return of Citation Service-Great Northern Insurance Company	08/14/2015	2
66366225	plaintiff's Original Petition	07/24/2015	17
~ 66366226	Civil Information Sheet	07/24/2015	ī

HCDistrictclerk.com EDUCATION CREDIT UNION vs. GREAT NORTHERN 9/4/2015

INSURANCE COMPANY

Cause: 201543216 CDI: 7 Court: 113

NOTICES

No Notices found.

SERVICES

Туре	Status	Instrument	Person	Requested	Issued	Served Returned I	Received Trackin	g Deliver To
CITATION	SERVICE RETURN/EXECUTED	ORIGINAL PETITION	GREAT NORTHERN INSURANCE COMPANY MAY BE SERVED BY SERVING ITS	7/24/2015	7/28/2015	8/11/2015 8/14/2015	73153465	MAIL TO ATTORNEY
	SERVICE RETURN/EXECUTED		UNIFIED BUILDING SCIENCES INC MAY BE SERVED BY SERVING ITS REGISTERED	7/24/2015	7/28/2015	8/12/2015	73153466	MAIL TO ATTORNEY
CITATION	SERVICE ISSUED/IN POSSESSION OF SERVING AGENCY		GORDON, JOSEPH	7/24/2015	7/28/2015		73153468	MAIL TO ATTORNEY

Case 4:15-cv-02583 Document 1-2 Filed in TXSD on 09/08/15

CIVIL CASE INFORMATION SHEET

Chris Daniel - District Clerk

Harris County

CAUSE NUMBER (FOR CLERK USE 02015-43216 / COUNTERT TOT CARR USE BYY)DEWALT, SHERRYL

Filed: 7/24/2015 6:07:53 PM STYLED The Education Credit Union v. Great Northern Insurance Company, Unified Building Sciences, Inc., and Joseph Gordan

(e.g., John Smith v. All American Insurance Co; In re Mary Ann Jones; In the Matter of the Estate of George Jackson)

A civil case information sheet must be completed and submitted when an original petition or application is filed to initiate a new civil, family law, probate, or mental health case or when a post-judgment petition for modification or motion for enforcement is filed in a family law case. The information should be the best available at

1. Contact information for pers	on completing case information	sheet:	Names of parties in	case:		or entity completing sheet is:
Name:	Email:		Plaintiff(s)/Petitioner	(s):	Pro S	ey for Plaintiff/Petitioner Plaintiff/Petitioner
Daniel P. Barton	lea@bartonlawgroup co	om	The Education Cred	it Union	Title I	V-D Agency
Address:	Telephone: 713-227-4747				Addition	al Parties in Child Support Case
City/State/Zip; Houston, Texas 77007	Fax: 713-621-5900		Defendant(s)/Respon		Custodia	
Signature:	State Bar No: 00789774		Unified Building Sc and Joseph Gordon		Presumo	lodial Parent: 1 Father:
			[Attach additional page as n	ecessary to list all part	ies)	
2. Indicate case type, or identify	Civil	e case (selec	et only 1):		Fau	tily Law
	Civil				ran	Post-judgment Actions
Contract	Injury or Damage		Real Property	Marriage I	Relationship	(non-Title IV-D)
Debt/Contract ☐ Consumer/DTPA ☐ Debt/Contract	Assaul/Battery Construction Defamation	□ Co	ninent Domain/ ondennation rtition	Divorce	Aarriage Void	☐ Enforcement ☐ Modification—Custody ☐ Modification—Other
Fraud/Misrepresentation Other Debt/Contract:	Malpractice Accounting		iet Title espass to Try Title	□With C		Title IV-D
Foreclosure Home Equity—Expedited Other Foreclosure	Legal Medical Other Professional Liability:	Ot	her Property:		nthen	☐Enforcement/Modification☐Paternity☐Reciprocals (UIFSA)☐Support Order
☐ Franchise ☐ Insurance ☐ Landlord/Tenant ☐ Non-Competition ☐ Partnership ☐ Other Contract:	Motor Vehicle Accident Premises Product Liability Asbestos/Silica Other Product Liability List Product: Other Injury or Damage:	□Ex □Jud □No □Sei □Wi	elated to Criminal Matters punction Ilgment Nisi on-Disclosure izure/Forfeiture rit of Habeas Corpus— e-indictment her:	☐ Enforce Judgmen ☐ Habens C	nt Corpus nange e Order of Disabilities	Parent-Child Relationshi Adoption/Adoption with Termination Child Protection Child Support Custody or Visitation Gestational Parenting Grandparent Access Parentage/Paternity
Employment	Of	her Civil				Rights
Discrimination Retaliation Termination Workers' Compensation Other Employment:	Administrative Appeal Antitrust/Unfair Competition Code Violations Foreign Judgment Intellectual Property	□La· □Per □Sec	wyer Discipline rpetuate Testimony curities/Stock rtious Interference her:			Other Parent-Child:
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Tax Appraisal Tax Delinquency Other Tax	Probate/Wills/Intestate Admi Dependent Administrat Independent Administrat Other Estate Proceeding	ion ation		Guardianship— Guardianship— Mental Health JOther:		
3. Indicate procedure or remedy Appeal from Municipal or Jus Arbitration-related Attachment Bill of Review Cettiorari Class Action 4. Indicate damages sought (do Less than \$100,000, including Less than \$100,000 and non-n	tice Court Dec Garr Inter Lice Man Post mot select if it is a family law cus damages of any kind, penalties,	laratory Judg nishment rpleader nse damus -judgment se);			l'urnover	nedy nining Order/Injunction



I, Chris Daniel, District Clerk of Harris County, Texas certify that this is a true and correct copy of the original record filed and or recorded in my office, electronically or hard copy, as it appears on this date.

Witness my official hand and seal of office this September 4, 2015

Certified Document Number: 6636

66366226 Total Pages: 1

Chris Daniel, DISTRICT CLERK

HARRIS COUNTY, TEXAS

In accordance with Texas Government Code 406.013 electronically transmitted authenticated documents are valid. If there is a question regarding the validity of this document and or seal please e-mail support@hcdistrictclerk.com

8/14/2015 9:25:08 AM Chris Daniel - District Clerk Harris County Envelope No. 6496168 By: SHELLEY BOONE Filed: 8/14/2015 9:25:08 AM

CAUSE NO. 201543216

RECEIP	T NO.	0.00 MTA
PLAINTIFF: EDUCATION CREDIT UNION		TR # 73153465 In The 113th
ys.		Judicial District Court
DEFENDANT: GREAT NORTHERN INSURANCE COMPANY		of Harris County, Texas
		113TH DISTRICT COURT
CITATIO	N .	Houston, TX
THE STATE OF TEXAS		
County of Harris		
TO: GREAT NORTHERN INSURANCE COMPANY MAY BE SE	RVED BY SERVING IN	rs
REGISTERED AGENT CT CORPORATION SYSTEM		
350 NORTH ST PAUL STREET DALLAS TX 75201		
bearing to a serie of programmer opensy	NAME OF THE OWNER OWNER OF THE OWNER	
Attached is a copy of PLAINTIFF'S ORIGINAL	PETITION	
This instrument was filed on the 24th day of a	fuly, 2015, in the	above cited cause number
and court. The instrument attached describes t	he claim against y	you.
YOU HAVE BEEN SUED, You may employ an att	orney Tê vou	Volle attorney do not \$11-
vritten answer with the District Clerk who iss		
mext following the expiration of 20 days after		
default judgment may be taken against you.		
O OFFICER SERVING:		
This citation was issued on 28th day of Ju	ly, 2015, under my	hand and
eal of said Court.		
of manage	RIS DANIEL, DISTRI	L Clark
ARTON, DANIEL PATRICK	rris County, Texas	CC CTerk
201 SHEPHERD DRIVE		ston, Texas 77002
HOUSTON, TX 77007	.O. Box 4651, Hous	ston, Texas 77210)
rel: (713) 227-4747	WEDDER DV. DYGUED	DOON BUNNEAU NAVIJAATES
BAT No.: 789774 GE	NERATED BY: KICHAR	RDSON, SHANIECE AAL//1015362
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Affiant ext. 915016	ВУ	Deputy
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WORN TO AND SUBSCRIBED BEFORE ME, on this	day of 409	001
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Notary Public, State	e of Texas	
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March 04, 2	1019	

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
 Complete items 1, 2, and 3. Also completem 4 if Restricted Delivery is desired. Print your name and address on the reverse. 	V Agent □ Agent
so that we can return the card to you. Attach this card to the back of the mallpl or on the front if space permits.	B. Received by (Printed Name) Chills VVells AUG 10210
1. Article Addressed to: Great Northern Insurance CT Corporation System 1999 Bryan St., Suite 900	D. Is delivery address different from item 1?
Dall45, Tx. 7520/	3. Service Type Certifled Mail® Priority Mail Express* Registered Return Receipt for Merchandise Insured Mail
	4. Restricted Delivery? (Extra Fee) ☐ Yes
2. Article Number	2 3150 0001 4410 1481



I, Chris Daniel, District Clerk of Harris
County, Texas certify that this is a true and
correct copy of the original record filed and or
recorded in my office, electronically or hard
copy, as it appears on this date.
Witness my official hand and seal of office
this September 4, 2015

Certified Document Number: 66620163 Total Pages: 2

Chris Daniel, DISTRICT CLERK

HARRIS COUNTY, TEXAS

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8/20/2015 9:17:43 AM Chris Daniel - District Clerk Harris County Envelope No. 6574715
By: DELTON ARNIC
Filed: 8/20/2015 \$217:43 AM
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TRACKING NUMBER

CAUSE NUMBER 201543216

PLAINTIFF: EDUCATION CREDIT vs. DEFENDANT: GREAT NORTHERN	UNION INSURANCE COMPANY	In The 113th Judicial District Court of Harris County, Texas
THE STATE OF TEXAS County of Harris	CITATION CORPORAT	TE .
TO: UNIFIED BUILDING SCIENCES AGENT BRETT A LOCHRIDGE	INC MAY BE SERVED BY SERV	VING ITS REGISTERED
209 BAST GREENBRIAR LANE	DALLAS TX 75203	
Attached is a copy of PLAINTIE	F'S ORIGINAL PETITION	
This instrument was filed on the 24 above cired cause number and court. The		claim against you.
	y 10:00 a.m. on the Monday next	our attorney do not file a written answer with the following the expiration of 20 days after you were ou.
to officer serving:		
	hand and seal of said Court, at H	ouston, Texas, this 28th day of
		Kin Daniel
	CHR	US DANIEL, District Clerk
Issued at request of:		s County, Texas
BARTON, DANIEL PATRICK		Caroline, Houston, Texas 77002 Box 4651, Houston, Texas 77210
OUSTON, TX 77007	5/0 50	
'el: (713) 227-4747	Gener	rated by: RICHARDSON, SHANIBCE A4L//10
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the date of delivery thereon, and execute	d it at Zog E Greenbri	20 15, at 7 o'clock A.M., endorsed (ctr) (ctr) 20 15, at 11:29 ciolook A.M.,
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1, 6,5,576100 1196117	, in person, whose name is B	Herr A Lochilolge
registered agent, president, or vice-president)		new Peti From Petition attached,
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and with accompanying copies of	totaldee it de consess	Variable deficiency of the second
certify that the facts stated in this return		n the 19 day of 10905f, 2015.
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7		(signature of officer)
	Printed Name:	
sch 3336	As Deputy for:	
That Other Than Officer & 9/3	50/16	(printed name & title of therilf or constable)
on this day, Joseph Mors	e livra	wn to me to be the person whose signature
ppears on the foregoing return, persona	lly appeared. After being by me d	uly sworn, he/she stated that this citation was
executed by him/her in the exact manner		American Des
SWORN TO AND SÚBSCRIBED BEFO	ORE ME, on this 14 day o	of AVUST 20 15
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	->	Notary Public
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Notary F	ADRIAN LIRA	
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SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
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Dallas, Tx. 75203	3. Service Type ☐ Certified Mall* ☐ Priority Mail Express™ ☐ Registered ☐ Return Receipt for Merchandise ☐ Insured Mall ☐ Collect on Delivery
Dallas, Tx. 75203	☐ Certified Mall® ☐ Priority Mail Express™ ☐ Registered ☐ Return Receipt for Merchandise
	☐ Certified Mall® ☐ Priority Mail Express™ ☐ Registered ☐ Return Receipt for Merchandise ☐ Insured Mall ☐ Collect on Delivery



I, Chris Daniel, District Clerk of Harris County, Texas certify that this is a true and correct copy of the original record filed and or recorded in my office, electronically or hard copy, as it appears on this date.

Witness my official hand and seal of office this September 4, 2015

Certified Document Number: 66697362 Total Pages: 2

Chris Daniel, DISTRICT CLERK

HARRIS COUNTY, TEXAS

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Certified Document Number: 66366225 - Page 1 of 17

2015-43216 / Court: 113

7/24/2015 6:07:53 PM Chris Daniel - District Clerk Harris County Envelope No. 6223198 By: Sherryl Dewalt Filed: 7/24/2015 6:07:53 PM

CAUSE NO.		
CHUBLING.		

THE EDUCATION CREDIT UNION Plaintiff,	8 8	IN THE DISTRICT COURT OF
·V.	5 65 65	HARRIS COUNTY, TEXAS
GREAT NORTHERN INSURANCE COMPANY, UNIFIED BUILDING	8	
SCIENCES, INC. and JOSEPH GORDON Defendants.	§ §	JUDICIAL DISTRICT

PLAINTIFF'S ORIGINAL PETITION

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW, The Education Credit Union, hereinafter referred to as Plaintiff, complaining of Great Northern Insurance Company ("Great Northern"), Unified Building Sciences, Inc. ("UBS") and Joseph Gordon ("Gordon") (hereinafter collectively referred to as "Defendants") and for cause of action would respectfully show unto this Honorable Court and Jury as follows:

DISCOVERY CONTROL PLAN

1. Plaintiff intends for discovery to be conducted under Level 3 of Rule 190 of the Texas Rules of Civil Procedure. This case involves complex issues and will require extensive discovery. Therefore, Plaintiff asks the court to order that discovery be conducted in accordance with a discovery control plan tailored to the particular circumstances of this suit.

PARTIES

Plaintiff is an entity doing business in Potter County, Texas and Randall County,
 Texas.

- 3. Defendant Great Northern is a foreign insurance company engaging in the business of insurance in the State of Texas. This Defendant may be served with process by serving its registered agent for service: CT Corporation System, 350 North St. Paul Street, Dallas, Texas 75201.
- 4. Defendant Unified Building Sciences, Inc. is a domestic for-profit corporation in the business of adjusting insurance claims in the State of Texas. This Defendant may be served with process by serving its registered agent for service: Brett A. Lochridge, 209 East Greenbrian Lane, Dallas, Texas 75203.
- Defendant Joseph Gordon is an individual residing in Harris County, Texas and may be served with process at the following address: 2800 Post Oak Boulevard, Suite 2400, Houston, Texas 77056.
 - The Clerk is requested to issue Citations.

JURISDICTION

- 7. Plaintiff stipulates that the damages in this matter are over \$1,000,000, excluding interest and costs, and that the damages are within the jurisdictional limits of the court. Plaintiff contends that the determination of damages is within the sole discretion of the Judge and Jury, but makes stipulation as required by Tex.R.Civ.P. 47.
- 8. The court has jurisdiction over Defendant Great Northern because this Defendant engages in the business of insurance in the State of Texas and Plaintiff's causes of action arise out of this Defendant's business activities in the State of Texas.
- 9. The court has jurisdiction over Defendant UBS because this Defendant engages in the business of adjusting insurance claims in the State of Texas and Plaintiff's causes of action arise out of this Defendant's business activities in the State of Texas.

10. The court has jurisdiction over Defendant Gordon because this Defendant engages in the business of adjusting insurance claims in the State of Texas and Plaintiff's causes of action arise out of this Defendant's business activities in the State of Texas.

VENUE

11. Venue is proper in Harris County, Texas, because Defendant Gordon's residence at the time the cause of action accrued was in Harris County, Texas. TEX. CIV. PRAC. & REM. CODE § 15.002(a)(2).

FACTS

12. Plaintiff is the owner of a Texas insurance policy (hereinafter referred to as "the Policy"), which was issued by Defendant Great Northern. Plaintiff owns the insured properties, which are specifically located at:

1801 FM 2381, Bushland, Texas 79012;
2100 4th Avenue, Canyon, Texas 79105;
4400 West Interstate 40, Amarillo, Texas 79106;

6201 Hillside Road, Amarillo, Texas 79109; and

6203 Hillside Road, Amarillo, Texas 79109 (hereinafter referred to as "the Properties").

- 13. Defendant Great Northern sold the Policy insuring the Properties to Plaintiff.
- 14. On or about May 28, 2013, Plaintiff experienced a storm event which caused substantial damage to the Properties and constituted a covered loss under the Policy issued by Defendant Great Northern. Plaintiff subsequently opened a claim for each property and Defendant Great Northern assigned Defendants UBS and Gordon to adjust the claims.

Defendant Great Northern wrongfully underpaid Plaintiff's claims and refused to issue a full and fair payment for the loss.

- 15. Defendant UBS was an employee and/or agent of Defendant Great Northern and was acting in furtherance of the business of Defendant Great Northern at all times material while adjusting the Claim. Defendant UBS subsequently assigned Randy Heddin, a Texas-based Adjuster, to inspect Plaintiff's Properties. Mr. Heddin produced estimates on behalf of Defendant UBS which Defendant Great Northern relied on to evaluate the damages sustained to Plaintiff's properties. Mr. Heddin does not currently hold an active adjusting license in the State of Texas. In fact, according to the Texas Department of Insurance, Mr. Heddin's license expired in 1998.
- Plaintiff's claims, all of which were designed to intentionally minimize and underpay the loss incurred by Plaintiff. Defendant UBS and Defendant Gordon failed to fully quantify Plaintiff's damages. Defendant UBS and Defendant Gordon did not conduct a thorough investigation of the claims. For example, despite multiple indentations to the roof caused by hail, Defendant UBS misrepresented to Plaintiff the extent of damage to the Property located at 2100 4th Avenue and attempted to attribute damage to age, deterioration and foot traffic and not hail. The damages Defendant UBS included in its estimates were grossly undervalued and did not allow for adequate funds to cover the cost of repairs to all the damages sustained to the Properties. This compelled Plaintiff's to hire its own public adjuster, who began negotiations with the insurer on behalf of Plaintiff and presented an estimate of damages to the Properties that were significantly above that estimated by Defendants UBS and Gordon. After receipt of Plaintiff's public adjuster's estimate, on February 24, 2015, Defendant Gordon submitted a payment which was

grossly undervalued and did not allow for adequate funds to cover the cost of repairs to all the damages sustained to the Properties. Additionally, on July 14, 2015, Defendant Gordon submitted a second payment for damages that were "inadvertently left off" his February 25, 2015 adjustment. Further, Defendant Gordon has provided no evidence of any prejudice caused by Plaintiff's alleged late notice. On February 24, 2015 and July 14, 2015, Defendant Gordon submitted a baseless reservation or rights letter. As a result of Defendant UBS's and Defendant Gordon's conduct, Plaintiff's claims were underpaid.

- 17. Defendant Great Northern failed to perform its contractual duties to adequately compensate Plaintiff under the terms of the Policy in effect during Plaintiff's loss. Specifically, Defendant refused to pay the full proceeds owed under the Policy, although due demand was made for proceeds to be paid in an amount sufficient to cover the damaged property and all conditions precedent to recovery upon the Policy in question had been carried out and accomplished by Plaintiff. Defendant Great Northern's conduct constitutes a breach of the insurance contract between Defendant Great Northern and Plaintiff.
- 18. Defendants misrepresented to Plaintiff that the damage to the Properties were not covered under the Policy, even though the damage was caused by a covered occurrence. Defendants' conduct constitutes a violation of the Texas Insurance Code, Unfair Settlement Practices. Tex.Ins.Code §541.060(a)(1).
- 19. Defendants failed to make an attempt to settle Plaintiff's claims in a fair manner, although Defendants were aware of their liability to Plaintiff under the Policy. Defendants' conduct constitutes a violation of the Texas Insurance Code, Unfair Settlement Practices. Tex.Ins.Code §541.060(a)(2)(a).

- 20. Defendants failed to explain to Plaintiff the reasons for their offer of an inadequate settlement. Specifically, Defendants failed to offer Plaintiff adequate compensation, without any explanation why full payment was not being made. Furthermore, Defendants did not communicate that any future settlements or payments would be forthcoming to pay for the entire loss covered under the Policy, nor did Defendants provide any explanation for the failure to adequately settle Plaintiff's claims. Defendants' conduct constitutes a violation of the Texas Insurance Code, Unfair Settlement Practices. Tex.Ins.Code §541.060(a)(3).
- 21. Defendants failed to affirm or deny coverage of Plaintiff's claims within a reasonable time. Specifically, Plaintiff did not receive timely indication of acceptance or rejection, regarding the full and entire claims, in writing from Defendants. Defendants' conduct constitutes a violation of the Texas Insurance Code, Unfair Settlement Practices. TEX.INS.CODE §541.060(a)(4).
- 22. Defendants refused to fully compensate Plaintiff, under the terms of the Policy, even though Defendants failed to conduct a reasonable investigation. Specifically, Defendants performed an outcome-oriented investigation of Plaintiff's claims, which resulted in a biased, unfair and inequitable evaluation of Plaintiff's claims, which resulted in a biased, unfair and inequitable evaluation of Plaintiff's loss on the Properties. Defendants' conduct constitutes a violation of the Texas Insurance Code, Unfair Settlement Practices. Tex.Ins.Code \$541.060(a)(7).
- 23. Defendant Great Northern failed to meet its obligations under the Texas Insurance Code regarding the timely acknowledgement of Plaintiff's claims, beginning an investigation of Plaintiff's claims and requesting all information reasonably necessary to investigate Plaintiff's claims within the statutorily mandated time of receiving notice of Plaintiff's claims. Defendant

Great Northern's conduct constitutes a violation of the Texas Insurance Code, Prompt Payment of Claims, Tex.Ins.Code §542.055.

- 24. Defendant Great Northern failed to accept or deny Plaintiff's full and entire claims within the statutorily mandated time of receiving all necessary information. Defendant Great Northern's conduct constitutes a violation of the Texas Insurance Code, Prompt Payment of Claims. Tex.Ins.Code §542.056.
- 25. Defendant Great Northern failed to meet its obligations under the Texas Insurance Code regarding payment of claims without delay. Specifically, Defendant Great Northern has delayed full payment of Plaintiff's claims longer than allowed and, to date, Plaintiff has not yet received full payment for its claims. Defendant Great Northern's conduct constitutes a violation of the Texas Insurance Code, Prompt Payment of Claims. Tex.INS.Code §541.058.
- 26. From and after the time Plaintiff's claims were presented to Defendant Great Northern, the liability of Defendant Great Northern to pay the full claims in accordance with the terms of the Policy was reasonably clear. However, Defendant Great Northern has refused to pay Plaintiff in full, despite there being no basis whatsoever on which a reasonable insurance company would have relied on to deny the full payment. Defendant Great Northern's conduct constitutes a breach of the common law duty of good faith and fair dealing.
- Defendants knowingly or recklessly made false representations, as described above, as to material facts and/or knowingly concealed material information from Plaintiff.
- 28. As a result of Defendants' wrongful acts and omissions, Plaintiff was forced to retain the professional services of the law firm who is representing Plaintiff with respect to these causes of action.

CAUSES OF ACTION

CAUSES OF ACTION AGAINST DEFENDANT UBS

TEXAS INSURANCE CODE VIOLATIONS

- 29. Defendant UBS's conduct constitutes multiple violations of the Texas Insurance Code, Unfair Settlement Practices. TEX.INS.CODE §541.060(a). All violations under this article are made actionable by TEX.INS.CODE §541.151.
- 30. Defendant UBS is individually liable for its unfair and deceptive acts, irrespective of the fact it was acting on behalf of Defendant Great Northern, because individually, it meets the definition of a "person" as defined by Tex.Ins.Code §541.002(2). The term "person" is defined as "any individual, corporation, association, partnership, reciprocal or interinsurance exchange, Lloyds plan, fraternal benefit society, or other legal entity engaged in the business of insurance, including an agent, broker, adjuster or life and health insurance counselor." Tex.Ins.Code §541.002(2) (emphasis added). (See also Liberty Mutual Insurance Co. v. Garrison Contractors, Inc., 966 S.W.2d 482, 484 (Tex.1998)(holding an insurance company employee to be a "person" for the purpose of bringing a cause of action against them under the Texas Insurance Code and subjecting them to individual liability).
- 31. Defendant UBS's unfair settlement practice, as described above, of misrepresenting to Plaintiff material facts relating to the coverage at issue, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. Tex.Ins.Code §541.060(1).
- 32. Defendant UBS's unfair settlement practice, as described above, of failing to attempt in good faith to effectuate a prompt, fair, and equitable settlement of the claims, even though liability under the Policy is reasonably clear, constitutes an unfair method of competition

and an unfair and deceptive act or practice in the business of insurance. TEX.INS.CODE §541.060(2)(A).

- 33. The unfair settlement practice of Defendant UBS as described above, of failing to promptly provide the Plaintiff with a reasonable explanation of the basis in the Policy, in relation to the facts or applicable law, for the offer of a compromise settlement of Plaintiff's claims, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. Tex.INS.Code §541.060(3).
- 34. Defendant UBS's unfair settlement practice, as described above, of failing within a reasonable time to affirm or deny coverage of the claims to Plaintiff or to submit a reservation of rights to Plaintiff, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. Tex.INS.Code §541.060(4).
- 35. Defendant UBS's unfair settlement practice, as described above, of refusing to pay Plaintiff's claims without conducting a reasonable investigation, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance.

 TEX.INS.CODE §541.060(7).
- 36. Defendant UBS's conduct described above compelled Plaintiff to initiate a lawsuit to recover amounts due under its policy by offering substantially less than the amount ultimately recovered. Defendant UBS refused to even offer more than his own grossly undervalued estimates despite actual damages which were much greater. This continued failure compelled Plaintiff to file suit. Tex.Ins.Code §542.003(5).

CAUSES OF ACTION

CAUSES OF ACTION AGAINST DEFENDANT GORDON

TEXAS INSURANCE CODE VIOLATIONS

- 37. Defendant Gordon's conduct constitutes multiple violations of the Texas Insurance Code, Unfair Settlement Practices. TEX.INS.CODE §541.060(a). All violations under this article are made actionable by TEX.INS.CODE §541.151.
- 38. Defendant Gordon is individually liable for her unfair and deceptive acts, irrespective of the fact she was acting on behalf of Defendant Great Northern, because individually, she meets the definition of a "person" as defined by Tex.Ins.Code §541.002(2). The term "person" is defined as "any individual, corporation, association, partnership, reciprocal or interinsurance exchange, Lloyds plan, fraternal benefit society, or other legal entity engaged in the business of insurance, including an agent, broker, *adjuster* or life and health insurance counselor." Tex.Ins.Code §541.002(2) (emphasis added). (See also *Liberty Mutual Insurance Co. v. Garrison Contractors, Inc.*, 966 S.W.2d 482, 484 (Tex.1998)(holding an insurance company employee to be a "person" for the purpose of bringing a cause of action against them under the Texas Insurance Code and subjecting them to individual liability).
- 39. Defendant Gordon's unfair settlement practice, as described above, of misrepresenting to Plaintiff material facts relating to the coverage at issue, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance.

 Tex.Ins.Code §541.060(1).
- 40. Defendant Gordon's unfair settlement practice, as described above, of failing to attempt in good faith to effectuate a prompt, fair, and equitable settlement of the claims, even though liability under the Policy is reasonably clear, constitutes an unfair method of competition

and an unfair and deceptive act or practice in the business of insurance. TEX,INS,CODE §541.060(2)(A).

- 41. The unfair settlement practice of Defendant Gordon as described above, of failing to promptly provide the Plaintiff with a reasonable explanation of the basis in the Policy, in relation to the facts or applicable law, for the offer of a compromise settlement of Plaintiff's claims, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. Tex.INS.Code §541.060(3).
- 42. Defendant Gordon's unfair settlement practice, as described above, of failing within a reasonable time to affirm or deny coverage of the claims to Plaintiff or to submit a reservation of rights to Plaintiff, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. Tex.INS.Code §541.060(4).
- 43. Defendant Gordon's unfair settlement practice, as described above, of refusing to pay Plaintiff's claims without conducting a reasonable investigation, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance.

 TEX.INS.CODE §541.060(7).
- 44. Defendant Gordon's conduct described above compelled Plaintiff to initiate a lawsuit to recover amounts due under its policy by offering substantially less than the amount ultimately recovered. Defendant Gordon refused to even offer more than her own grossly undervalued estimates despite actual damages which were much greater. This continued failure compelled Plaintiff to file suit. Tex.Ins.Code §542.003(5).

CAUSES OF ACTION AGAINST DEFENDANT GREAT NORTHERN

45. Defendant Great Northern is liable to Plaintiff for intentional breach of contract, as well as intentional violations of the Texas Insurance Code and intentional breach of the common law duty of good faith and fair dealing.

BREACH OF CONTRACT

- 46. Defendant Great Northern's conduct constitutes a breach of the insurance contract made between Defendant Great Northern and Plaintiff.
- 47. Defendant Great Northern's failure and refusal, as described above, to pay the adequate compensation it is obligated to pay under the terms of the Policy in question and under the laws of the State of Texas, constitutes a breach of Defendant Great Northern insurance contract with Plaintiff.

NONCOMPLIANCE WITH TEXAS INSURANCE CODE: UNFAIR SETTLEMENT PRACTICES

- 48. Defendant Great Northern's conduct constitutes multiple violations of the Texas Insurance Code, Unfair Settlement Practices. Tex.Ins.Code §541.060(a). All violations under this article are made actionable by Tex.Ins.Code §541.151.
- 49. Defendant Great Northern's unfair settlement practice, as described above, of misrepresenting to Plaintiff material facts relating to the coverage at issue, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance.

 TEX.INS.CODE §541.060(1).
- 50. Defendant Great Northern's unfair settlement practice, as described above, of failing to attempt in good faith to effectuate a prompt, fair, and equitable settlement of the claims, even though Defendant Great Northern's liability under the Policy was reasonably clear.

constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. Tex.Ins.Code §541.060(2)(A).

- 51. Defendant Great Northern's unfair settlement practice, as described above, of failing to promptly provide Plaintiff with a reasonable explanation of the basis in the Policy, in relation to the facts or applicable law, for its offer of a compromise settlement of the claims, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. Tex.Ins,Code §541.060(3).
- 52. Defendant Great Northern's unfair settlement practice, as described above, of failing within a reasonable time to affirm or deny coverage of the claims to Plaintiff or to submit a reservation of rights to Plaintiff, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. TEX.INS.CODE §541.060(4).
- 53. Defendant Great Northern's unfair settlement practice, as described above, of refusing to pay Plaintiff's claims without conducting a reasonable investigation, constitutes an unfair method of competition and an unfair and deceptive act or practice in the business of insurance. Tex.Ins.Code §541.060(7).
- 54. Defendant Great Northern's conduct described above compelled Plaintiff to initiate a lawsuit to recover amounts due under its policy by offering substantially less than the amount ultimately recovered. Defendant Great Northern refused to even offer more than its own grossly undervalued estimates despite actual damages which were much greater. This continued failure compelled Plaintiff to file suit. Tex.INS.Code §542.003(5).

NONCOMPLIANCE WITH TEXAS INSURANCE CODE: THE PROMPT PAYMENT OF CLAIMS

- 55. Defendant Great Northern's conduct constitutes multiple violations of the Texas Insurance Code, Prompt Payment of Claims. All violations made under this article are made actionable by Tex.Ins.Code §542.060.
- 56. Defendant Great Northern's failure to acknowledge receipt of Plaintiff's claims, commence investigation of the claims, and request from Plaintiff all items, statements, and forms that they reasonably believed would be required within the applicable time constraints, as described above, constitutes a non-prompt payment of claims and a violation of the TEX.INS.CODE §541.055.
- 57. Defendant Great Northern's failure to notify Plaintiff in writing of its acceptance or rejection of the claims within the applicable time constraints, constitutes a non-prompt payment of the claims within the applicable time constraints and a violation of the Tex.INS.CODE §541.056.
- 58. Defendant Great Northern's delay of the payment of Plaintiff's claims following its receipt of all items, statements, and forms reasonably requested and required, for longer than the amount of time provided for, as described above, constitutes a non-prompt payment of the claims. Tex.Ins.Code §541.058.

BREACH OF THE DUTY OF GOOD FAITH AND FAIR DEALING

- 59. Defendant Great Northern's conduct constitutes a breach of the common law duty of good faith and fair dealing owed to insured in insurance contracts.
- 60. Defendant Great Northern's failure, as described above, to adequately and reasonably investigate and evaluate Plaintiff's claims, although, at that time, Defendant Great

Northern knew or should have known by the exercise of reasonable diligence that its liability was reasonable clear, constitutes a breach of the duty of good faith and fair dealing.

KNOWLEDGE

61. Each of the acts described above, together and singularly, was done "knowingly" as that term is used in the Texas Insurance Code and was a producing cause of Plaintiff's damages described herein.

DAMAGES

- 62. Plaintiff will show that all of the aforementioned acts, taken together or singularly, constitute the producing causes of the damages sustained by Plaintiff.
- 63. For breach of contract, Plaintiff is entitled to regain the benefit of Plaintiff's bargain, which is the amount of its claims, together with attorney fees.
- 64. For noncompliance with the Texas Insurance Code, Unfair Settlement Practices, Plaintiff is entitled to actual damages, which include the loss of the benefits that should have been paid pursuant to the Policy, mental anguish, court costs and attorney's fees. For knowing conduct of the acts complained of, Plaintiff asks for three times Plaintiff's actual damages. Tex.Ins.Code §541.152.
- 65. For noncompliance with Texas Insurance Code, Prompt Payment of Claims, Plaintiff is entitled to the amount of its claims, as well as eighteen (18) percent interest per annum of the amount of its claims as damages, together with attorney's fees. Tex.Ins.Code \$542.060.
- 66. For breach of the common law duty of good faith and fair dealing, Plaintiff is entitled to compensatory damages, including all forms of loss resulting from the insurer's breach

of duty, such as additional costs, economic hardship, losses due to nonpayment of the amount the insurer owed, exemplary damages and damages for emotional distress.

67. For the prosecution and collection of these claims, Plaintiff has been compelled to engage the services of the law firms whose names are subscribed to this pleading. Therefore, Plaintiff is entitled to recover a sum for the reasonable and necessary services of Plaintiff's attorneys in the preparation and trial of this action, including any appeals to the Court of Appeals and/or the Supreme Court of Texas.

JURY DEMAND

68. Plaintiff hereby requests that all causes of actions alleged herein be tried before a jury consisting of citizens residing in Harris County, Texas. Plaintiff hereby tenders the appropriate jury fee.

REQUEST FOR DISCLOSURE

 Pursuant to Texas Rule of Civil Procedure 194, Plaintiff requests that Defendants disclose the information or material described in Rule 194.2.

PRAYER

WHEREFORE, PREMISES CONSIDERED, Plaintiff prays that upon trial hereof, said Plaintiff has and recovers such sums as would reasonably and justly compensate Plaintiff in accordance with the rules of law and procedure, both as to actual damages, statutory penalties and interest, treble damages under the Texas Insurance Code and all punitive and exemplary damages as may be found. In addition, Plaintiff requests the award of attorney's fees for the trial and any appeal of this case, for all costs of Court on their behalf expended, for pre-judgment and post-judgment interest as allowed by law, and for any other and further relief, either at law or in equity, to which Plaintiff may show itself to be justly entitled.

Respectfully submitted,

BARTON LAW FIRM

By: /s/ Daniel P. Barton

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ATTORNEYS FOR PLAINTIFF



I, Chris Daniel, District Clerk of Harris County, Texas certify that this is a true and correct copy of the original record filed and or recorded in my office, electronically or hard copy, as it appears on this date.

Witness my official hand and seal of office this September 4, 2015

Certified Document Number: 66366225 Total Pages: 17

Chris Daniel, DISTRICT CLERK

HARRIS COUNTY, TEXAS

In accordance with Texas Government Code 406.013 electronically transmitted authenticated documents are valid. If there is a question regarding the validity of this document and or seal please e-mail support@hcdistrictclerk.com

8/31/2015 8:26:50 AM Chris Daniel - District Clerk Harris County Envelope No. 6714815 By: SHELLEY BOONE Filed; 8/31/2015 8:26:50 AM

CAUSE NO. 2015-43216

THE EDUCATION CREDIT UNION	§	IN THE DISTRICT COURT OF
	§	
Plaintiff,	§	
	§	
y.	8	HARRIS COUNTY, TEXAS
	§	
GREAT NORTHERN INSURANCE	§	
COMPANY, UNIFIED BUILDING	8	
SCIENCES, INC. AND JOSEPH GORDO	ON §	
	§	
Defendants.	8	113TH JUDICIAL DISTRICT

GREAT NORTHERN INSURANCE COMPANY, UNIFIED BUILDING SCIENCES, INC. AND JOSEPH GORDON'S ORIGINAL ANSWER

TO THE HONORABLE JUDGE OF SAID COURT:

Defendants Great Northern Insurance Company, Unified Building Sciences, Inc. and Joseph Gordon files this Original Answer to Plaintiff's Original Petition and would show the Court as follows:

I.

GENERAL DENIAL

Pursuant to Rule 92, Texas Rules of Civil Procedure, Great Northern Insurance Company, Unified Building Sciences, Inc. and Joseph Gordon generally deny each and every allegation of Plaintiffs' Original Petition and demands strict proof thereof.

II.

PRAYER

WHEREFORE, PREMISES CONSIDERED, Great Northern Insurance Company, Unified Building Sciences, Inc. and Joseph Gordon respectfully pray that Plaintiff take nothing by their suit herein; that Great Northern Insurance Company, Unified Building Sciences, Inc. and Joseph Gordon

Certified Document Number: 66826097 - Page 2 of 2

recover their attorney's fees and court costs, and that Great Northern Insurance Company, Unified Building Sciences, Inc. and Joseph Gordon be granted such other and further relief, at law and in equity, to which they may be justly entitled.

Respectfully submitted,

/s/ Jennifer G. Martin

JENNIFER G. MARTIN

State Bar No. 00794233

Email: jmartin@schellcooley.com

SCHELL COOLEY LLP

15455 Dallas Parkway, Suite 550 Addison, Texas 75001 (214) 665-2000 (214) 754-0060 FAX

ATTORNEY FOR DEFENDANTS GREAT NORTHERN INSURANCE COMPANY AND JOSEPH GORDON

CERTIFICATE OF SERVICE

I hereby certify that the above and foregoing document was forwarded to all counsel of record in accordance with the Texas Rules of Civil Procedure on this 31st day of August, 2015.

/s/Jennifer G. Martin JENNIFER G. MARTIN



I, Chris Daniel, District Clerk of Harris
County, Texas certify that this is a true and
correct copy of the original record filed and or
recorded in my office, electronically or hard
copy, as it appears on this date.
Witness my official hand and seal of office
this September 4, 2015

Certified Document Number: 66826097 Total Pages: 2

Chris Daniel, DISTRICT CLERK

HARRIS COUNTY, TEXAS

In accordance with Texas Government Code 406.013 electronically transmitted authenticated documents are valid. If there is a question regarding the validity of this document and or seal please e-mail support@hcdistrictclerk.com